

**Information to identify the case:**

Debtor 1	<b>Donna L. Vesely</b>	Social Security number or ITIN	xxx-xx-4897
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-11839-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna L. Vesely

4/9/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Donna L. Vesely  
DebtorCase No. 15-11839-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 41

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db +Donna L. Vesely, 726 Francis Drive, Williamstown, NJ 08094-1306  
cr +Green Tree Servicing LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress ave., Suite 100, Suite 100, Boca raton, FL 33487-2853  
515444511 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
515308171 +Canada Dry Distributor Of AC, PO Box 706, Pleasantville, NJ 08232-0706  
515525493 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)  
517274849 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
515308177 Flr Solution, Cslc Dispute Team, Des Moines, IA 50306  
515436680 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785)  
515308179 +Greentree, Po Box 3559, Escondido, CA 92033-3559  
515820167 +Hoffman DiMuzio, PO Box 285, Franklinville, NJ 08322-0285  
518336108 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068  
518336109 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2020 00:10:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 10 2020 00:10:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
515308170 EDI: BANKAMER.COM Apr 10 2020 03:43:00 Bk Of Amer, 4060 Ogletown/stanton Rd, Newark, DE 19713  
515308172 EDI: CAPITALONE.COM Apr 10 2020 03:43:00 Cap One, Po Box 85520, Richmond, VA 23285  
515401644 +E-mail/Text: bankruptcy@cavps.com Apr 10 2020 00:11:12 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515442914 +EDI: BASSASSOC.COM Apr 10 2020 03:43:00 Cavalry Spv I, LLC, Assignee of Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083  
515308174 +E-mail/PDF: creditonebknofications@resurgent.com Apr 10 2020 00:19:01 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
515308187 E-mail/PDF: DellBKNofications@resurgent.com Apr 10 2020 00:18:02 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682  
515308175 +EDI: TSYS2.COM Apr 10 2020 03:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
515308176 +EDI: AMINFOFP.COM Apr 10 2020 03:43:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
515308178 EDI: WFFC.COM Apr 10 2020 03:43:00 Furniturebar, Cslc Dispute Team, Des Moines, IA 50306  
515308180 EDI: IRS.COM Apr 10 2020 03:43:00 Internal Revenue Service, Bankruptcy Department, 955 South Springfield Avenue, Springfield, NJ 08071  
515308173 EDI: JPMORGANCHASE Apr 10 2020 03:43:00 Chase, Po Box 15298, Wilmington, DE 19850  
515525537 E-mail/PDF: resurgentbknofications@resurgent.com Apr 10 2020 00:19:11 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
515308181 +E-mail/Text: merckefcu@merckefcu.com Apr 10 2020 00:10:25 Merck Employees Federal Credit Union, PO Box 2000, Rahway, NJ 07065-0900  
515308182 +EDI: AGFINANCE.COM Apr 10 2020 03:43:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
515547785 EDI: PRA.COM Apr 10 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Car Care One, POB 41067, Norfolk VA 23541  
515547787 EDI: PRA.COM Apr 10 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
515548614 EDI: PRA.COM Apr 10 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541  
515547782 EDI: PRA.COM Apr 10 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541  
515545105 +EDI: JEFFERSONCAP.COM Apr 10 2020 03:43:00 Premier Bankcard, LLC., c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
515308183 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synch/carcare One, Po Box 981439, El Paso, TX 79998-1439  
515308184 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synch/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
515308185 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synch/sams Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
515308186 +EDI: RMSC.COM Apr 10 2020 03:43:00 Synch/tjx Cos Dc, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
515308188 +EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo, PO Box 7648, Boise, ID 83707-1648  
515367515 EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
515333505 EDI: WFFC.COM Apr 10 2020 03:43:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Apr 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515308189 +EDI: WFFC.COM Apr 10 2020 03:43:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697  
TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515328184\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor LoanCare, LLC.. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfm@standingtrustee.com,  
summarymail@standingtrustee.com  
Joseph J. Rogers on behalf of Debtor Donna L. Vesely jjresq@comcast.net, jjrogers0507@gmail.com  
Justin Plean on behalf of Creditor Green Tree Servicing LLC jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Kevin Gordon McDonald on behalf of Creditor LoanCare, LLC.. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC miriam.rosenblatt@mhllp.com,  
mrosenblatt@rasflaw.com

TOTAL: 9